

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-34156-KLP
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Leslie Burkhardt Presti
426 Walnut Lane
King William, VA 23086

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9115

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Leslie Burkhardt Presti is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 9, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Leslie Burkhardt Presti
 Debtor

Case No. 10-34156-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: B18W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jul 09, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2014.

db #+Leslie Burkhardt Presti, 426 Walnut Lane, King William, VA 23086-3334
 cr +Wells Fargo Bank, N.A., Samuel I. White, P.C., 1804 Staples Mill Road,
 Richmond, VA 23230-3530
 9754345 +Aes/Pheaa, 1200 North 7th Street, Harrisburg, PA 17102-1419
 9754350 +Chld/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 9818651 +Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
 9754359 +Natnwid Bk, Two Nationwide Plaza, Columbus, OH 43215-2534
 9754361 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, 3957 Westerre Pkwy Ste 3,
 Richmond, VA 23233-0000)
 9966801 +The Debt Law Group, PLLC, 6501 Mechanicsville Turnpike, Mechanicsville, VA 23111-3698
 9754362 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701-0000)
 9754363 +Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9754346 +EDI: BANKAMER.COM Jul 10 2014 01:53:00 Bk Of Amer, Po Box 15026,
 Wilmington, DE 19850-5026
 9908087 +EDI: OPHSUBSID.COM Jul 10 2014 01:53:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 9754347 EDI: CAPITALONE.COM Jul 10 2014 01:53:00 Cap One, Po Box 85520, Richmond, VA 23285-0000
 9754348 +EDI: WFNNB.COM Jul 10 2014 01:53:00 Catherines, 3750 State Road, Bensalem, PA 19020-5903
 9754349 +EDI: CHASE.COM Jul 10 2014 01:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 9754352 +EDI: CITICORP.COM Jul 10 2014 01:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 11629582 EDI: DISCOVER.COM Jul 10 2014 01:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 9758617 EDI: DISCOVER.COM Jul 10 2014 01:53:00 Discover Bank, Dfs Services LLC, PO Box 3025,
 New Albany, OH 43054-3025
 9754353 +EDI: DISCOVER.COM Jul 10 2014 01:53:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 9754354 +EDI: AMINFOFP.COM Jul 10 2014 01:53:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 9995096 EDI: RMSC.COM Jul 10 2014 01:53:00 GE Money Bank, Attn: Bankruptcy Department,
 PO Box 530912, Atlanta, GA 30353-0912
 9947930 EDI: RMSC.COM Jul 10 2014 01:53:00 GE Money Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 9754355 +EDI: RMSC.COM Jul 10 2014 01:53:00 GE Money Bank, attn: Bankruptcy Dep't, PO Box 103106,
 Roswell, GA 30076-9106
 9754356 EDI: RMSC.COM Jul 10 2014 01:53:00 Gemb/Funancing, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101-0000
 9754357 +EDI: RMSC.COM Jul 10 2014 01:53:00 Gemb/Home Design-Hi-Pj, Po Box 981439,
 El Paso, TX 79998-1439
 9754358 +EDI: HFC.COM Jul 10 2014 01:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 11030548 +E-mail/Text: bknotice@crgefusa.com Jul 10 2014 02:09:00
 InSolve Recovery, LLC, as assignee of GE Capital, c/o Capital Recovery Group, LLC,
 1790 E. River Road, Ste. 101, Tucson, AZ 85718-5958
 9754360 +EDI: NAVIENTFKASMSERV.COM Jul 10 2014 01:53:00 Sallie Mae, 11100 Usa Pkwy,
 Fishers, IN 46037-9203
 9821247 EDI: NAVIENTFKASMGUAR.COM Jul 10 2014 01:53:00 Sallie Mae Inc. on behalf of NELA,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
 9820599 EDI: TFSR.COM Jul 10 2014 01:53:00 Toyota Motor Credit Corporation, 500 Redbrook Blvd.,
 Owings Mills, MD 21117
 11665608 +EDI: OPHSUBSID.COM Jul 10 2014 01:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 9778198 +EDI: WFFC.COM Jul 10 2014 01:53:00 Wells Fargo Financial National Bank, 4137 121st Street,
 Urbandale IA 50323-2310
 9790002 +EDI: WFFC.COM Jul 10 2014 01:53:00 Wells Fargo Home Mortgage, Inc., MAC X2302-04C,
 One Home Campus, Des Moines, IA 50328-0001
 9754364 EDI: WFNNB.COM Jul 10 2014 01:53:00 Wfnnb/Lnbr, Po Box 182121 Ltd Credit Svcs,
 Columbus, OH 43218-2121
 9892400 EDI: ECAST.COM Jul 10 2014 01:53:00 eCAST Settlement Corporation assignee of Citibank,
 (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9754351 Christopher Presti

District/off: 0422-7

User: baumgartn
Form ID: B18W

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jul 09, 2014

cr* +InSolve Recovery, LLC, as assignee of GE Capital, c/o Capital Recovery Group, LLC,
1790 E. River Road, Ste. 101, Tucson, AZ 85718-5958
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
9967617 ##+The Debt Law Group, PLLC, P.O. Box 5928, Glen Allen, VA 23058-5928

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 11, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 9, 2014 at the address(es) listed below:

Brandon R. Jordan on behalf of Creditor Wells Fargo Bank, N.A. bjordan@siwpc.com,
drubin@siwpc.com;ewhite@siwpc.com;klane@siwpc.com;jmuncy@siwpc.com;mfreeman@siwpc.com;ecfval@siwpc.com;
ecfva2@siwpc.com;ecfva3@siwpc.com
Eric David White on behalf of Creditor Wells Fargo Bank, N.A. ewhite@siwpc.com,
mfreeman@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;drubin@siwpc.com;ecfval@siwpc.com;
ecfva2@siwpc.com;ecfva3@siwpc.com;bjordan@siwpc.com;
Linda D. Jennings on behalf of Debtor Leslie Burkhardt Presti ldjennings.legal@gmail.com,
thedebtawgroupmail@gmail.com,chadesimmons.legal@gmail.com,DLGHearings@gmail.com
Michael Todd Freeman on behalf of Creditor Wells Fargo Bank, N.A. mfreeman@siwpc.com,
ewhite@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc.com;
ecfva3@siwpc.com
Nichlas P. Spallas on behalf of Creditor InSolve Recovery, LLC, as assignee of GE Capital
bknotices@crgofusa.com
Richard James Oulton on behalf of Debtor Leslie Burkhardt Presti 2debtawgroup@gmail.com,
thedebtawgroupmail@gmail.com;fellows.jl@gmail.com;rchurwitz@gmail.com;DLGHearings@gmail.com
Robert E. Hyman station08@ricva.net, ecfsuammary@ricva.net

TOTAL: 7